

Information to identify the case:

Debtor 1	Wendell E Barrett	Social Security number or ITIN	xxx-xx-7708
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-16747-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Wendell E Barrett

3/26/20

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Wendell E Barrett
DebtorCase No. 18-16747-MBK
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 17

Date Rcvd: Mar 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2020.

db
517437212 +Wendell E Barrett, PO Box 123, Williamstown, NJ 08094-0123
517437214 +Good Shepherd Penn Partners, 1800 Lombard Street, Philadelphia, PA 19146-1414
517437214 +KML Law Group PC, 216 Haddon Ave, Suite 406, Collingswood, NJ 08108-2812
517437216 +PSE&G, PO Box 1444, New Brunswick, NJ 08903-1444
517437215 +Penn Medicine, PO BOX 824406, Philadelphia, PA 19182-4406
517565554 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,
PO Box 245, Trenton, NJ 08695-0245)
517437220 +Virtua Health, PO Box 8500-8267, Philadelphia, PA 19178-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Mar 27 2020 00:29:25 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 27 2020 00:29:24 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
517437211 EDI: BANKAMER2.COM Mar 27 2020 03:53:00 Bank of America, Attn: Bankruptcy Department,
475 Cross Point Parkway, PO Box 9000, Getzville, NY 14068-9000
517580814 EDI: BANKAMER.COM Mar 27 2020 03:53:00 Bank of America, N.A., PO Box 31785,
Tampa, FL 33631-3785
517437213 EDI: IRS.COM Mar 27 2020 03:53:00 IRS Department of Treasury, PO Box 7346,
Philadelphia, PA 19101-7346
517617424 +E-mail/Text: bankruptcy@pseg.com Mar 27 2020 00:24:37 PSE&G, Attn: Bankruptcy,
PO Box 490, Cranford NJ 07016-0490
517437217 +EDI: RMCB.COM Mar 27 2020 03:53:00 RMCB Collection, 4 Westchester Plaza, Suite 110,
Elmsford, NY 10523-1615
517437219 EDI: AISTMBL.COM Mar 27 2020 03:53:00 T-Mobile, PO Box 742596,
Cincinnati, OH 45274-2596
517451146 +EDI: AIS.COM Mar 27 2020 03:53:00 T Mobile/T-Mobile USA Inc,
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517437210 E-mail/Text: ebn@nemours.org Mar 27 2020 00:29:23 AtlanticCare, 2500 English Creek Rd,
Building 700, Suite 702, Egg Harbor Township, NJ 08234

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517437218* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, PO Box 245,
Trenton, NJ 08695)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 28, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Daniel A. Frischberg on behalf of Debtor Wendell E Barrett dan@sjbankruptcylaw.com,
frischbergglaw@gmail.com; frischbergdr39848@notify.bestcase.com

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 17

Date Rcvd: Mar 26, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joni L. Gray on behalf of Debtor Wendell E Barrett joni@sjbankruptcylaw.com,
jgrayecf@gmail.com;grayjr39848@notify.bestcase.com
Kevin Gordon McDonald on behalf of Creditor BANK OF AMERICA, N.A. kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7